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AMENDMENTS TO THE CLAIMS

Kindly cancel claims 1-26 without prejudice, and substitute the following new claims therefor:

27. (New) An electronic credit card, comprising:
a credit card housing having a front surface showing a credit card number, and having electronic circuitry coupled to said housing, associated with a credit card account based on said credit card number; and
a communication device, also coupled with said housing, and coupled with said electronic circuitry in said housing, communicating information to and from said electronic circuitry using a short range RF protocol
28. (New) A credit card as in claim 27, wherein said short range RF protocol is Bluetooth.
29. (New) An electronic credit card as in claim 27, further comprising an internal source of power for said electronic circuitry and said communication device.
30. (New) An electronic credit card as in claim 27, further comprising connections for an external source of power to drive said electronic circuitry and said communication device.

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31. (New) An electronic credit card as in claim 30, wherein said connections for an external source of power include external electrodes intended to be coupled to a source of power.

32. (New) A credit card as in claim 31, wherein said electronic circuitry immediately begins operating upon detecting said external source of power.

33. (New) A credit card as in claim 31, wherein said communication device attempts to communicate immediately upon receiving power from said source.

34. (New) A credit card as in claim 27, wherein said front surface includes raised lettering indicating the credit card number

35. (New) A credit card as in claim 27, wherein said electronic circuitry includes a memory storing an individual characteristic representative of an authorized user of the credit card.

36. (New) A credit card as in claim 35, further comprising a display which displays said individual characteristic.

37. (New) A credit card as in claim 36, wherein said individual characteristic is a user's picture, and said display displays said user's picture when a transaction is requested.

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38 (New) An electronic credit card, comprising:

a credit card housing, having a first surface bearing credit card indicia, and including electronic circuitry coupled within said housing, said electronic circuitry associated with a credit card account associated with said credit card indicia, said electronic circuitry including a memory which stores information about the user's individual characteristic, and which produces information indicative of said user's individual characteristic as part of the transaction.

39. (New) A credit card as in claim 38, wherein said information indicative of said characteristic is a user's picture, and information indicative of the user's picture is produced in response to a transaction.

40. (New) A credit card as in claim 38, further comprising a communication device, also coupled with said credit card housing, and which communicates information to and from said electronic circuitry using a short range RF protocol.

41. (New) A credit card as in claim 40, wherein said short range protocol is Bluetooth.

42. (New) A credit card as in claim 38, further comprising an input portion on said credit card adapted for receiving an external source of power.

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43. (New) A credit card as in claim 40 , wherein said communication device immediately starts operating upon receiving said external source of power.

44. (New) A method, comprising:
storing credit card information electronically within a credit card sized and shaped housing; and
wirelessly communicating said credit card information to a receiving terminal as part of a request for transaction.

45. (New) A method as in claim 44, wherein said wirelessly communicating is carried out using a short range RF protocol.

46. (New) A method as in claim 45, wherein said wirelessly communicating is carried out using Bluetooth.

47. (New) A method as in claim 44, further comprising storing information of an authorized user's individual characteristics within a memory of said credit card, and using said information as part of said request for transaction.

48. (New) A method as in claim 47, wherein said individual characteristics include a picture of the user, and said using comprises providing information from which said picture can be displayed.